

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-33920
Joshua and Holly Cardona Judge: ABA
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: August 18, 2021
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: EJC Initial Debtor: JAC Initial Co-Debtor: HMC

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 342.00* per month to the Chapter 13 Trustee, starting on September 1, 2021 for approximately 13** months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☐ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

* \$12,129.42 paid-to-date

** Total plan of 45 months

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
JENKINS AND CLAYMAN	ADMINISTRATIVE	BALANCE DUE: \$ *
		* All Court-approved fees, plus \$1,000.00 estimated fees, subject to Court approval

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
			N/A		

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☐ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
Capital One Auto Finance	Honda Odyssey	5% till rate	\$5,308.02	\$5,727.00

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
LVNV Funding, LLC	Merchandise	\$415.70	\$200.00	N/A	\$200.00 cramdown	N/A	\$200.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Capital One Auto Finance	Honda Odyssey	\$5,308.02	\$5,000.00	\$5,727.00	Any remaining balance due
LVNV Funding, LLC	Merchandise	\$200.00	\$200.00	\$200.00	Any remaining balance due

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Jenkins & Clayman
- 3) Capital One Auto Finance
- 4) LVNV Funding, LLC

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: June 4, 2020.

Explain below **why** the plan is being modified:

To capitalize the arrears that developed while Mrs. Cardona was receiving no income

Explain below **how** the plan is being modified:

Extending the term of the plan

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: August 18, 2021

/s/ Joshua Cardona
Debtor

Date: August 18, 2021

/s/ Holly Cardona
Joint Debtor

Date: August 18, 2021

/s/ Rhondi Lynn Schwartz
Attorney for Debtor(s)

In re:
Joshua Cardona
Holly Cardona
Debtors

Case No. 18-33920-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 19, 2021

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Joshua Cardona, Holly Cardona, 154 E. Washington Street, Riverside, NJ 08075-3816
cr	+ The Money Source, Inc., 500 S. Broad Street, Suite 100A, Meriden, CT 06450-6755
517906121	Children's Hospital of Philadelphia, Physician's Billing - PB CHOP, PO Box 788017, Philadelphia, PA 19178-8017
517906122	+ Chrysler Capital, PO Box 961278, Fort Worth, TX 76161-0278
517908763	+ Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
517906125	+ Eastern Dental of Burlington, 202 Rte 130 N, Riverton, NJ 08077-2840
517906126	Emerg Phys Svcs of NJ P.A., c/o HRRG, PO Box 8486, Pompano Beach, FL 33075-8486
517933799	+ Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
517906128	+ Jonathan T. Wiseman, DO, 129 Bridgeboro St., Riverside, NJ 08075-3201
517906129	Kay Jewelers/ Genesis FS Card Services, PO Box 23013, Columbus, GA 31902-3013
517906131	PSE&G Co, PO Box 14444, Riverside, NJ 08075-3275
517906130	Physician Billing - PB Chop, PO Box 788017, Philadelphia, PA 19178-8017
517906132	Relievus, 813 E. Gate Drive, Suite B, Mount Laurel, NJ 08054-1238
517928658	+ Riverside Sewage Authority, 239 S Pavilion Ave, Riverside, NJ 08075-3635
517906133	South Jersey Surgical Center, c/o Chase Receivables, PO Box 659, Caldwell, NJ 07007-0659
517906135	Sterling Jewelers, Inc., c/o Alltran Financial, LP, PO BOX 610, Sauk Rapids, MN 56379-0610
517906137	+ The Children's Hospital of Philadelphia, c/o AMCOL Systems, PO Box 21625, Columbia, SC 29221-1625
518019012	+ The Money Source Inc., 500 South Broad Street, Suite 100A, Meriden, CT 06450-6755
517906138	+ The Money Source, Inc., c/o Stern & Eisenberg, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
517906139	Thomas G Botis DMD, c/o LC System, Inc., PO Box 64378, Saint Paul, MN 55164-0378
517906140	Virtua Health, c/o ProCo, PO Box 2462, Aston, PA 19014-0462
517906141	Virtua Health System, c/o Apex Asset Management LLC, PO Box 5407, Lancaster, PA 17606-5407
517906142	Virtua Health System Memorial, c/o Apex Asset Management LLC, 2501 Oregon Pike, Ste 102, Lancaster, PA 17601-4890
517906144	+ Virtua Medical Group, c/o Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
517906143	Virtua Medical Group, c/o APEX Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
517906145	Virtua Memorial, PO Box 8500-7542, Philadelphia, PA 19178-7542

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 19 2021 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 19 2021 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517977679	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 19 2021 20:35:58	CVI SGP-CO Acquisition Trust, c/o Resurgent Capital Services, P O Box 10587, Greenville, SC 29603-0587
517906120	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Aug 19 2021 20:35:57	Capital One Auto Finance, PO Box 260848, Plano, TX 75026-0848

District/off: 0312-1

User: admin

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Form ID: pdf901

Total Noticed: 42

517913914	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Aug 19 2021 20:36:12	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517963717	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Aug 19 2021 20:36:04	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517906123	+ Email/Text: legal@delta.org	Aug 19 2021 20:21:00	Delta Dental, One Delta Drive, Mechanicsburg, PA 17055-6999
517906124	+ Email/PDF: pa_dc_ed@navient.com	Aug 19 2021 20:36:05	Dept of Ed/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
517906127	+ Email/Text: bknotice@ercbpo.com	Aug 19 2021 20:21:00	Enhanced Recovery Company, PO BOX 57547, Jacksonville, FL 32241-7547
517935624	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Aug 19 2021 20:21:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
519166648	Email/PDF: resurgentbknotifications@resurgent.com	Aug 19 2021 20:36:14	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519166647	Email/PDF: resurgentbknotifications@resurgent.com	Aug 19 2021 20:35:58	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518025579	Email/PDF: pa_dc_claims@navient.com	Aug 19 2021 20:36:13	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517962326	+ Email/Text: bankruptcy@pseg.com	Aug 19 2021 20:21:00	PSE&G, Attn: Bankruptcy Dept., PO Box 490, Cranford NJ 07016-0490
517909176	+ Email/PDF: gecsed@recoverycorp.com	Aug 19 2021 20:36:11	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517906136	Email/PDF: ais.tmobile.ebn@americaninfosource.com	Aug 19 2021 20:36:01	T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517906134	##+	SRA Associates LLC, 401 Minnetonka Road, Somerdale, NJ 08083-2914

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin

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Date Rcvd: Aug 19, 2021

Form ID: pdf901

Total Noticed: 42

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Money Source Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Debtor Joshua Cardona mail@jenkinsclayman.com connor@jenkinsclayman.com
Eric Clayman	on behalf of Joint Debtor Holly Cardona mail@jenkinsclayman.com connor@jenkinsclayman.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer R. Gorchow	on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Rebecca Ann Solarz	on behalf of Creditor The Money Source Inc. rsolarz@kmlawgroup.com
Rhondi L. Schwartz	on behalf of Joint Debtor Holly Cardona mail@jenkinsclayman.com
Rhondi L. Schwartz	on behalf of Debtor Joshua Cardona mail@jenkinsclayman.com
Steven P. Kelly	on behalf of Creditor The Money Source Inc. skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11